

From: [Carleton B. Spotts](#)
To: [Public Hearing;](#)
CC:
Subject: WalMart Bank
Date: Friday, April 07, 2006 11:17:31 AM
Attachments:

WalMart has been a problem for small businesses in many communities. Small banks already are an endangered species; I hate to imagine what banking could become if WalMart succeeds in monopolizing banking as it has general merchandise and more recently groceries.

As a resident of a small community (86,000) with, soon to be, four super WalMarts and estates of two of the Walton heirs, I strongly urge you to prohibit WalMart from entering the banking business in any way.

Thank you for your attention to my concerns.